GREEN YOUR PENSION — POCKET CHEAT-SHEET

Print it. Screenshot it. Keep it. ~2 minutes is all it takes.

THE 3 STEPS

1. FIND it — log into your pension app, or trace old pots free at gov.uk/find-pension-contact-details (0800 731 0175).

2. SWITCH it — in the app, go to ‘fund choices’ and pick a credibly green fund. Free. You KEEP your employer’s contributions.

3. NUDGE it — email HR asking them to green the default for everyone. That’s the biggest lever of all.

THE ONE MYTH TO KILL

Switching the fund inside your scheme does NOT lose your employer’s money. Only transferring your whole pot out does.

HOW TO SPOT A REAL GREEN FUND (not greenwash)

✓ It clearly EXCLUDES fossil-fuel producers (not just ‘lower carbon’ / a ‘tilt’).

✓ You can SEE its top holdings. If you can’t, that’s the red flag.

✓ Aim for ‘credible’ first (e.g. Nest Ethical 0.3%, PensionBee Climate Plan) — steady beats extreme.

REMEMBER

Your pension is likely your BIGGEST climate lever. ~90% of people never move from the default — and every big provider’s default still holds oil.

General info, not financial advice. Free guidance: MoneyHelper 0800 011 3797. Compiled June 2026.